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The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • December 2011

INSTALLATION OF 2012 OFFICERS AND DIRECTORS AND PRESENTATION OF AWARDS OF EXCELLENCE

On January 14 the San Diego Association of REALTORS® will host the 2012 Installation Dinner and Dance at San Diego's downtown luxury hotel, the U.S. Grant. The evening's celebration will feature a reception in the Presidential Ballroom, dinner, dancing, and a program including the Installation of 2012 President Donna Sanfilippo, 2012 Executive Officers, and 2012 Board of Directors.

Also on the program are the presentation of the 2011 SDAR Awards of Excellence, given in the areas of REALTOR® of the Year, Broker of the Year, Office Manager of the Year, and Affiliate of the Year. Several elected officials along with NAR and C.A.R. leaders will be in attendance to support REALTOR® advocacy.

The program will kick off with a salute to our nation's military with the

presentation of colors by the Marine Corps Color Guard and the Pledge of Allegiance scheduled to be lead by SDAR's Past President Erik Weichelt and his children. There will also be video homage to reminisce about the past year at SDAR, a farewell speech by SDAR's Immediate Past President Robert Kevane, and special recognition.

For all SDAR members that are interested in attending, tickets for the event are \$49 per person, and \$399 for a table of 10. Individuals are welcome to register for the event online at www.sdar.com, call (858) 715-8000, or visit one of SDAR's six service centers and speak with a Member Services Representative.

Seating is limited – RSVP is required by Thursday, January 5, 2012.

2012 OFFICERS

President - Donna Sanfilippo

President-Elect - Linda Lee

Vice President - Leslie Kilpatrick

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Robert Kevane

Immediate Past President

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Michael Mercurio

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Brian Westre

2012 BOARD OF DIRECTORS

Chris Anderson

Kevin Burke

Edith Broyles

David Cabot

Karla Cohn



Holiday House Donation Celebration

The culmination of SDAR's charitable Holiday House project was December 6 at the namesake venue in coastal La Jolla, and included the presentation of a City Council proclamation for Holiday House Day by Councilmember Carl DeMaio to SDAR President Bob Kevane. For more information and images, see page 4. (Photos courtesy of Moments of Your Life Photography)



SDAR Committees: Shape the future of your Association

The leadership of the San Diego Association of REALTORS® encourages you to consider volunteering your time and talents as a member of an SDAR committee in the coming year. It can be rewarding to add your voice and help determine the future of your association.

If you are interested in serving on a committee or learning more about the roles and responsibilities of each, a form is available when you visit the home page

of www.sdar.com and click on the words "Serve Your Association: Join a Committee" under the "Quick Links" on the left side. Or you may simply call (858) 715-8000 for more information.

SDAR looks forward to your service on a committee. Your individual contribution helps advance the value of everyone's membership.

See page 2 for a listing of SDAR standing committees.

PRESIDENT'S PERSPECTIVE

2011 PRESIDENT



I'd like to thank everyone for attending the December 6 Donation Celebration for SDAR's Holiday House. On behalf of the SDAR staff and volunteers, I want to thank those who have supported the Holiday House initiative in an effort help give back to the San Diego community. The success of the first Holiday House is something that SDAR's entire membership can be proud of.

It has been such an honor to serve SDAR as 2011 President. Reflecting on my term as President, I can recall some challenging circumstances; however, I will never forget the rewards that came with it all. It brings me great joy to recall the significant accomplishments of 2011 that have enhanced that value of SDAR membership. While there are too many to mention, a few highlights of 2011 include the successful execution of SDAR's signature Real Estate Summit and SDAR Conference & Expo events that delivered valuable information and industry insights combined with the opportunity to network with colleagues and industry suppliers. I'm also very proud that SDAR is committed to giving back to the community it serves. Proceeds raised from SDAR's Ambassadors Foundation Everyday Heroes Wine Tasting and Golf Tournament will help make housing more affordable for first-time homebuyers serving on San Diego's police force.

In addition, the success of SDAR's first Holiday House initiative will benefit San Diego's charities for years to come.

Significant investments were also made this year to enhance the benefits that SDAR provides to its members. In September, SDAR celebrated the grand opening of its Del Mar Service Center to benefit members who live and work in North County. SDAR also announced a renovated REALTOR® Plus+ Program, a full mobile marketing solution brought to members at no cost by SDAR in partnership with Mobile Real Estate ID™, and a "Wild at Work" discount program. Under Donna Sanfilippo's leadership as your 2012 President, SDAR will continue to invest in resources, tools, education, programs, and services that benefit SDAR's growing membership.

Key statistics from November housing data indicate that home sales in San Diego County increased from last year with an encouraging 14.3 percent jump for detached single-family and a 2 percent increase for attached condominiums and townhomes. Median prices for both detached and attached remain lower than 2010 levels, but reflect a negligible decrease of less than 2 percent compared to October of this year. Turn to the center pages for a full breakdown of the November statistics.

I am grateful to have worked with so many professionals who are passionate about our industry and I look forward to continuing to support SDAR and its members. Next month, Donna Sanfilippo will begin to keep you informed about the latest news from your association.

Sincerely,

Bob Kevane

The San Diego REALTOR®

www.sdar.com • editor@sdar.com

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Donna Sanfilippo, GRI - President-Elect
Cory Shepard - Vice President
Linda Lee, CPA, CRS, e-PRO, GRI, RMS - Treasurer
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Michael T. Mercurio, Esq. - Chief Executive Officer

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Drew Burks, e-PRO, ABR, RMS
David Cabot
Vicki Mahanna Campbell, e-PRO, SFR
Barbara DuDeck, GRI, CRS, RMS, QSC, SFR
Dan Hill, CRS, GRI, SRES, e-PRO, RMS
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Kate Speir - Director of Risk Management

Service Center

Janet Chenier - Retail Director

SDAR Committees: Shape the future of your Association

Listing and Description of SDAR Standing Committees

To request more information, or to apply to serve on a committee, a form is available when you visit the home page of www.sdar.com and click on the words "Serve Your Association: Join a Committee" under the "Quick Links" on the left side. Or you may simply call (858) 715-8000 for more information.

Budget & Assets Committee*

Prepares and submits a proposed SDAR annual budget and annual dues amount; reviews financial statements; studies economic trends and their potential impact on SDAR; and reviews accounting procedures.

Business Development & Technology Committee

Assesses member needs in the areas of technology and products to enhance the ability to conduct real estate business in today's market; and explores business opportunities to assist SDAR in providing better membership tools.

Bylaws Committee*

Reviews SDAR bylaws to keep current with California Corporation law, as well as approved national, state and association policy and procedures; and reviews committee formats to ensure bylaws compliance.

Government Affairs Committee**

Represents SDAR membership on governmental issues affecting the real estate business; meets with local policy makers and key government staff; and recommends association policies on political and legislative issues.

Grievance Committee**

Reviews complaints seeking disciplinary action in accordance with the C.A.R. procedures

Housing Opportunities Committee

Identifies and encourages home ownership opportunities; develops strategic relationships and partnerships with community-based organizations and housing assistance programs; and promotes fair housing, fair lending practices, and cultural awareness of the local demographic environment.

International Real Estate Council**

Provides educational and networking opportunities, develops international business, encourages cultural diversity, and supports international real estate business for real estate investors inside and outside the U.S.

Local REALTOR® Action Committee

Coordinates various fundraising events to benefit SDAR's Political Action Committees; oversees political candidate interviews and endorsements; and cultivates strong advocates for organized real estate from local to state levels.

Membership & Education Committee

Recruits and retains members by actively promoting benefits of membership; research new benefits, incentives, and programs; and provides continuing education programs that serve members in the license renewal process and their real estate practice.

Young Professionals Network Committee

Assists career-minded young real estate professionals stay abreast of the latest industry tools, resources, and technology, as well as focuses on networking, standards, education, and mentoring opportunities.

* Must be a REALTOR® member to serve on this committee.

** Additional prerequisites.

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BOARD OF DIRECTORS HIGHLIGHTS OF NOVEMBER 2011 MINUTES

• President's Report: Bob Kevane reported that the Holiday House Kick-Off event in November was well attended, and that plans were under way to promote the Donation Celebration in December.

• President-Elect's Report: Donna Sanfilippo reported that the Strategic Planning Committee met this fall to assess the progress and recommend amendments to the direction of the Association. A copy of the plan was distributed to the board members.

• Chief Executive Officer's Report: Mike Mercurio reported on upcoming Association events, including plans for a summit in January for CRASD, the commercial division of SDAR.

• Treasurer's Report: Linda Lee reported on renewing members and provided the September 2011 financial statement. The Board of Directors then unanimously approved the 2012 annual budget.

• Committee Business: Upon recommendation of the Executive Committee, the Board of Directors adopted a motion to create a Local REALTOR® Action Committee as a standing committee to serve as a

political arm of the Association, and charged with overseeing the candidate endorsement process, fundraising effort of SDAR, and membership communications regarding benefits supporting the PACs.

Upon recommendation of the Executive Committee, the Board of Directors unanimously adopted a motion to restructure the Membership, Technology & Business Development Committee into two committees: a Membership & Education Committee, and a Business Development & Technology Committee, which will provide recommendations to the Executive Committee.

Upon recommendation of the Executive Committee, the Board of Directors unanimously adopted a motion for SDAR to support NAR's REALTOR® University program by giving matching funds not to exceed \$5,000 to the candidate who qualifies within the first 50 candidates.

Upon recommendation of the Government Affairs Committee, the Board of Directors unanimously endorsed Steve Danon for San Diego County Supervisor.

FROM THE DESK OF THE CEO

Greetings from your San Diego Association of REALTORS®! I'd like to thank everyone who joined the San Diego real estate community's effort to help San Diego's children, military, homeless, and senior citizens this holiday season. I'm pleased to highlight a few aspects of the overall success of SDAR's first Holiday House initiative. Eleven San Diego charities will benefit from donated items and financial contributions (valued at nearly \$10,000) collected from November 1 through December 20 with the support of 26 sponsors and over 100 drop-off center hosts.

SDAR's media outreach generated over 9.5 million impressions with 330 websites posting Holiday House news that spread to 25 U.S. states and over 24 countries. Readers of Holiday House content also shared the news via social networking and favorable press and recognition continue to enhance the awareness of the Holiday House initiative. SDAR's Holiday House also earned recognition from San Diego Councilmember Carl DeMaio who presented a proclamation naming December 6, 2011 as "Holiday House Day" in the City of San Diego. Also, on behalf of the active duty military families who are served by Homefront, SDAR's 2011 Holiday House was presented with a Certificate of Appreciation from Homefront San Diego to thank SDAR for its support.

SDAR's first Holiday House effort was a huge success for the association and results exceeded expectations. SDAR received numerous emails, phone calls and letters from members expressing how they feel proud to be a part of SDAR. This combined with several associations across the country inquiring about how they can bring the Holiday House to their communities is very rewarding. Thank you to the charities,



MICHAEL T. MERCURIO

sponsors, drop-off centers, and those who donated or volunteered. In addition, I'd like to thank our community leaders and elected officials, local media, the Holiday House homeowners and Coldwell Banker listing agents, and SDAR's staff and volunteers for making our first Holiday House such as success.

Please plan to attend the 2012 Installation Dinner to help SDAR welcome new leadership and acknowledge the 2011 Awards of Excellence recipients who epitomize outstanding service to SDAR, the real estate community, and the community at large. The event will take place on Saturday, January 14 at the beautiful U.S. Grant Hotel located in downtown San Diego. Visit www.sdar.com for details and to register.

As always, SDAR thanks you for your membership and appreciates the opportunity to be your partner in success.

Sincerely,

Michael Mercurio

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SDAR'S CHARITABLE PROJECT SHINES BRIGHT IN ITS FIRST YEAR

The Holiday House, a charitable project of SDAR and the real estate community, came to a close this month with a Donation Celebration on Dec. 6. A final call for donations and financial contributions continued until Dec. 20.

Nearly \$10,000 in donations and monetary gifts were collected in this first year of the Holiday House, helping San Diego's children, military families, homeless, and senior citizens with a variety of toys, household items, and much more. Donations were accepted at the SDAR Service Centers and at nearly 100 drop-off centers throughout the county.

The mission of the Holiday House is to show that REALTORS® care about the community by supporting local charities that help so many of our neighbors all year-round. The charities included Adopt-A-Classroom, Becky's House, Homefront San Diego, It's All About the Kids, Marine Toys for Tots, The Salvation Army, San Diego Armed Services YMCA, San Diego Center for Children, San Diego Food Bank, Second Chance, and Senior Community Centers.

The Holiday House is an actual ocean-front estate on the market in La Jolla where special events were held, includ-

ing the Dec. 6 celebration. Nearly 200 attendees stopped by during the evening and made their donations before enjoying the chance to mingle with the sponsors, volunteers, and charity representatives, and tasty appetizers and beverages from sponsoring restaurants and shops.

During the program emceed by TV news personality Susan Taylor, Councilmember Carl DeMaio presented SDAR President Bob Kevane with a proclamation of "Holiday House Day" signed by the City Council. Also in attendance was Brian Jones, California Assembly member from the 77th District, who happens to be a local REALTOR®.

Representatives present from the charities included Maryann Tanner (Homefront San Diego) who presented SDAR with a Certificate of Appreciation, Lt. Col. Cory Cunningham (Marine Toys for Tots), Brent Wakefield (Senior Community Centers), San Diego's "First Lady" Rana Sampson (San Diego Center for Children), Ellen Kiss (Adopt-A-Classroom), Michelle Frazier (Becky's House), Angela Brannon (It's All About the Kids), and Brittany Catton (San Diego Armed Services YWCA),

We are particularly grateful to:

- Everyone who donated items or made financial contributions
- Title Sponsor: Donovan's Steak & Chop House and Donovan's Prime Seafood
- Event Sponsor: Higgs Fletcher & Mack
- Community volunteers, leaders and elected officials
- San Diego Charger Girls and former NFL players
- Holiday House homeowners and Coldwell Banker Listing Agents
- SDAR staff and volunteers and the Holiday House Task Force

We also acknowledge these additional sponsors:

- Ace Relocation Systems
- Affinity Financial
- The Beer Company
- Best-Rate Repair, Inc.
- Bridget's Blooms
- Bviolin & Gypsy Knights
- Cleanology
- Community Associations Institute
- EDCO
- Edible Arrangements

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SDAR expects that Holiday House will become an annual event, so if you'd like to participate in 2012 as a volunteer, sponsor a drop-off center, or enlist your company's help in any other generous way, please contact SDAR at (858) 715-8000.

For more photos of the Holiday House Celebration, turn to page 7.



Photos courtesy of Moments of Your Life Photography.

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SDAR REALTOR® Store Takes Inventory

The Kearny Mesa SDAR REALTOR® Store will be closed on the following dates for annual inventory:

- Tuesday, December 27
- Wednesday, December 28
- Thursday, December 29

In observance of the holidays, all SDAR service centers and stores throughout the county will be closed on December 23, 24, 26, 30, 31, and January 2.



The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

Designated REALTORS®

Louis Caspary - Park Place Group
 Lara Cuthbert - Metropolitan Realty
 Francis Gantt - Francis Gantt, Broker
 Peter Graham - Land Search
 Aaron Levine - Reality Consultants, Inc.
 Shin Liu - Lynx Realty
 William McGill - D&M Management
 Jill Shina - Jill Shina
 Michael Spilky - Location Matters, Inc.
 Jeffrey Stordahl - Jeffrey Stordahl
 Susan Vega - Richland Realty & Investments

REALTORS®

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 Sandy Akroush - Prudential California Realty
 Thomas Anderson - Prudential California Realty
 John Baksa - Trident Homes Real Estate
 Pascual Barajas - La Bianca Realty Services
 Kellogg Boynton - Prudential California Realty
 Jennifer Brown - ZipRealty, Inc
 Venita Brown - Keller Williams Carmel Valley
 Rosa Buettner - Coldwell Banker Res. Brokerage
 Jill Burke - RE/MAX Associates

Maria Burritt - Prudential California Realty
 Judy Coffey - Keller Williams Realty
 Jessica De La Rosa - Middleton & Associates
 David Demangos - Keller Williams Carmel Valley
 Denise Dibisch - ERA Ranch and Sea
 Stefanie Dominguez - Coldwell Banker Residential
 Roxane Dyer - RE/MAX Direct
 Marina Eberwein - Coldwell Banker Residential
 LaTanya Flowers - Middleton & Associates
 Michelle Foster - Pacific Shores Real Estate, Inc.
 Michael Gephart - RE/MAX United
 Matthew Goelze - CA Realty Group
 Gloria Gonzalez - Americhoice Enterprises, Inc.
 Daniel Harris - USAeBroker
 Jose Hernandez - Coldwell Banker Residential
 Andrea Ibanez - The GreenHouse Group, Inc.
 Michael Iufer - The Kurniadi Group
 Tao Jiang - BCS Real Estate Services
 Jason Kennedy - Big Block Realty, Inc.
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 Penny Li - Summit Realty Group
 Justin Little - Keller Williams SD Metro
 Kelly Lombardy - Daley Real Estate & Capital
 Richard Luizzi - Connect Realty.com, Inc.
 Theresa Mack - Coldwell Banker Residential
 Julie Manion - Willis Allen Real Estate
 Timothy Mathews - Sellstate Next Generation
 Kari McPherson - Realty Executives Cares

Ana Munoz - Realty Executives Dillon
 Larry Murry - Axia Real Estate Group, Inc.
 Libeth Osborne - Prudential California Realty
 Mike Parniani - Prudential California Realty
 Mireya Paz - Prudential California Realty
 Rong Peng - RE/MAX Associates
 Esther Penner - The Best Homes San Diego
 Lawrence Perna - Prudential California Realty
 David Piergrossi - Century 21 Horizon
 Stanley Piotroski - Richard Rechif
 Kimberly Pohly - Home Field Advantage Realty
 Elizabeth Potter - Prudential California Realty
 Christopher Sheehan - Keller Williams SD Metro
 Heather Slatter - Realty Executives
 Phillip Sotelo - Prudential California Realty
 David Stone - Greater Good Realty
 Andrew Stoughton - Prudential California Realty
 Jeffrey Stoughton - Prudential California Realty
 Dianne Streifer - Silvercrest Realty Group, Inc.
 Lee Toong - RE/MAX Associates
 Joel Volsky - Realty Executives
 Katherine Waller - Westonhill Properties
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Harvey Dickerson
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GOOD NEWS: CONGRESS RESTORES CONFORMING LOAN LIMITS

In a compromise negotiated last month, Congress agreed to restore the \$729,750 conforming loan limit for FHA mortgages. The extension will continue until December 31, 2013 and applies to high-cost areas, such as our own San Diego County.

As a result of the efforts of several of our representatives a few years ago the Fannie and Freddie limit was permanently increased to \$625,500, for high-cost areas such as San Diego. Temporary increases were applied for high cost areas to \$729,750 for FHA, Fannie and Freddie mortgages, but that temporary increase expired September 30, 2011.

The compromise is critical to the security of the housing market. SDAR 2011 President Bob Kevane noted, "The higher mortgage loan limits are critical in today's housing market and are essential to our housing recovery. Maintaining the current limits and making them permanent to provide homeowners and homebuyers with affordable financing and to help stabilize local housing markets is essential in this climate."

The National Association of REALTORS® (NAR) also hailed the compromise. "As the nation's leading advocate for homeownership, we applaud members of Congress for restoring

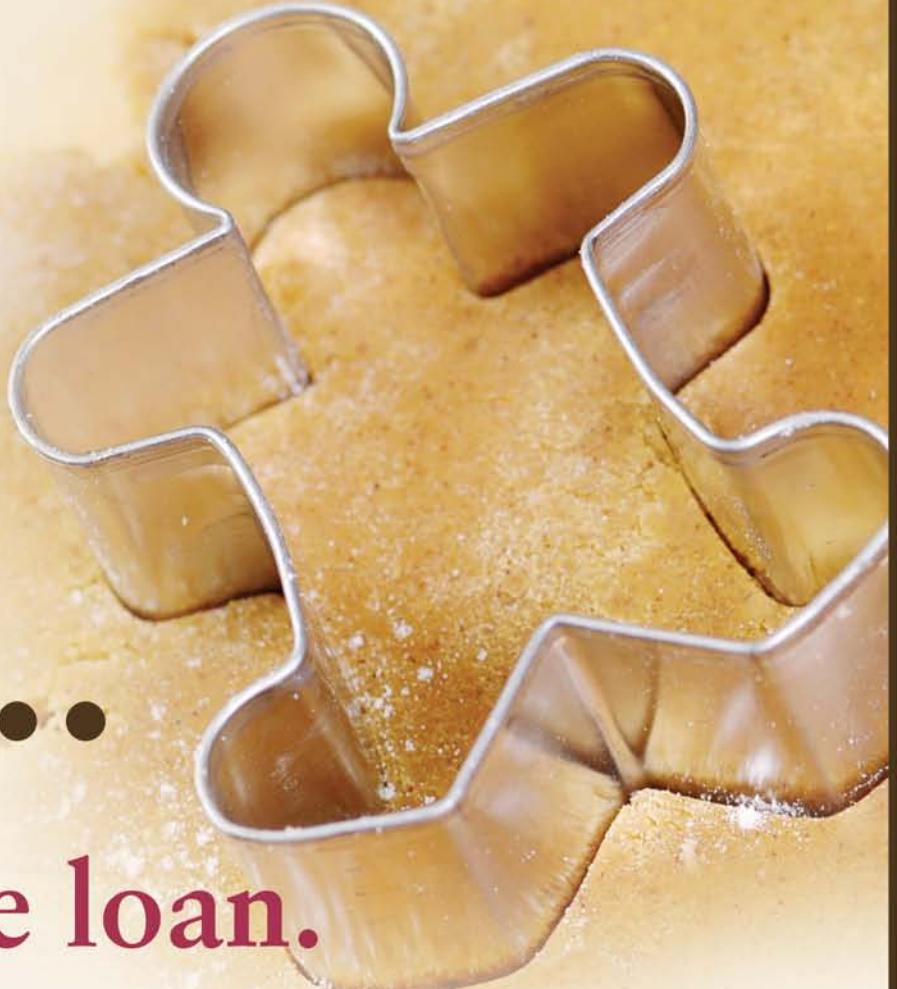
FHA's previous loan limits, which will help reduce consumer cost burdens, stabilize local housing markets and allow qualified, creditworthy borrowers to access affordable mortgage financing," said NAR President Moe Veissi.

NAR believes the reinstated loan limit formula and cap change will help make mortgages more affordable and accessible for hard-working, middle-class families throughout the country, not just wealthy individuals or those in costly markets. Nearly two-thirds of buyers who will be helped by the loan limits provision have incomes below \$100,000.

"It's a misconception that only wealthy borrowers benefit from the maximum cost loan limits; middle-class homebuyers living in all areas of the country deserve the same access to affordable mortgage financing and the same opportunity to achieve homeownership that homebuyers enjoy in the most affordable regions of the country," said Veissi. The legislative action will have an impact even in communities with loan limits well below the maximum cap; the reset last month impacted 669 counties in 42 states and territories, with an average loan limit reduction of more than \$68,000.

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michael.stowers@imortgage.com

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Loan Consultant

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Dalila Flores
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COMMERCIAL EXPO

COMMERCIAL ALLIANCE TO HOST EXPO AND PITCH SESSION

CRA^{SD}FL

Commercial Real Estate Alliance of San Diego
San Diego County's Voice of Commercial Real Estate

The Commercial Real Estate Alliance of San Diego (CRASD), a division of the San Diego Association of REALTORS®, is hosting its Commercial Expo & Pitch Session on the morning of Wednesday, January 18, 2012, at the La Jolla Sheraton, 3299 Holiday Court, La Jolla.

The Commercial Alliance is your local industry advocate and information source in commercial real estate. Year-round members of CRASD can take advantage of discounted pricing on all SDAR and CRASD events, networking opportunities, education courses, and webinars. Members also have access to Commercial Property Exchange Group meetings, political and legis-

lative representation for commercial real estate issues, free PC repairs and more.

The Commercial Expo on January 18 features investment listings, REO/distressed properties, apartment/commercial listings, and leasing opportunities. Arrive bright and early at 7:30 a.m. for registration, a continental breakfast, and network. The pitch session begins at 8:00 a.m.

Cost is \$20 for members and \$30 for non-members. A registration form is available at www.crasd.com, and if you would like to present your listing, the second page of the fax-back form allows you to provide all listing information. Submission deadline is January 9.

Sponsorship opportunities for Commercial Expo are available, and the sponsorship form is also available at www.crasd.com. For more information, call (858) 715-8000.



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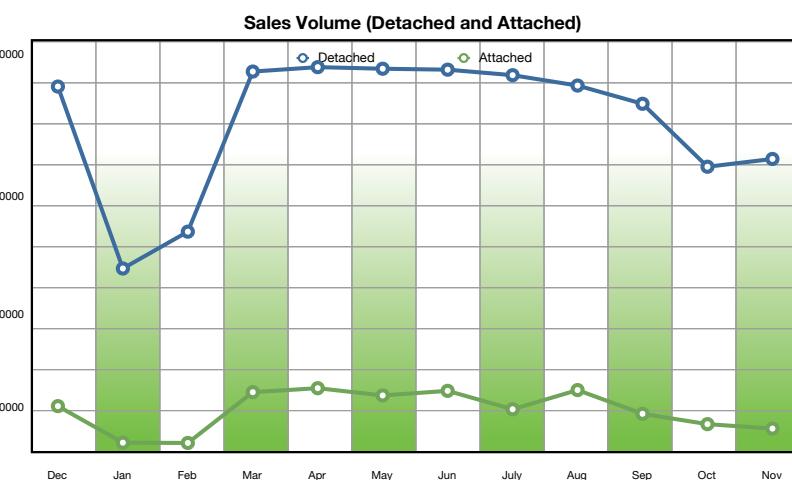
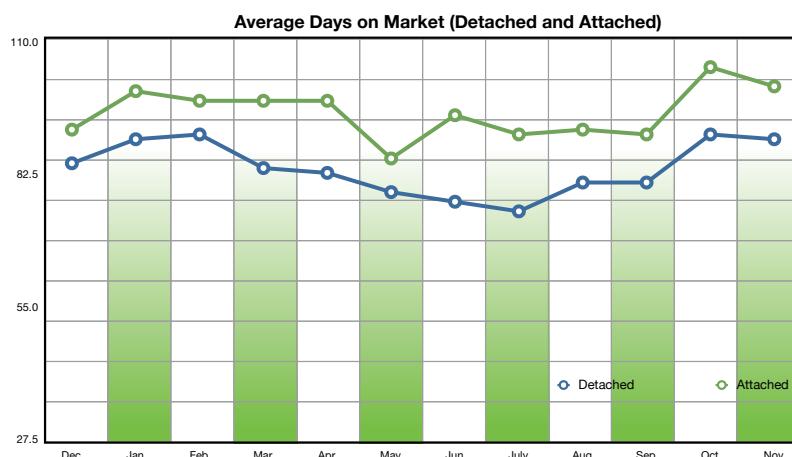
NOVEMBER STATISTICS DETACHED HOMES

Current Year - 2011								Previous Year - 2010								Current Year - 2011									
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*			
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD		
91901	Alpine	16	158	122	99	\$406,950	\$425,000	15	158	114	79	\$450,000	\$425,000	31	426	64	79	\$545,000	\$474,000	23	361	89	78	\$505,000	\$518,000
91902	Bonita	14	147	114	86	\$417,500	\$430,000	4	118	123	87	\$460,800	\$467,450	27	356	123	97	\$295,000	\$297,000	31	337	100	89	\$323,500	\$325,000
91905	Boulevard	2	11	18	75	\$90,550	\$116,000	1	16	27	84	\$219,000	\$125,000	0	5	0	147	\$0	\$97,000	0	0	0	0	\$0	\$0
91906	Campo	6	63	66	81	\$82,500	\$130,000	7	52	69	94	\$145,000	\$145,000	11	160	87	156	\$2,188,000	\$2,095,000	9	153	169	167	\$2,275,000	\$2,000,000
91910	Chula Vista	33	385	116	94	\$303,745	\$320,000	36	394	66	64	\$355,000	\$329,750	2	22	53	67	\$327,000	\$280,050	32	402	89	93	\$280,000	\$280,050
91911	Chula Vista	46	450	110	105	\$365,000	\$365,000	19	434	91	89	\$395,000	\$380,000	0	1	0	172	\$0	\$339,000	0	2	0	116	\$0	\$207,500
91913	Chula Vista	23	222	74	105	\$525,993	\$495,000	13	207	90	78	\$440,000	\$515,000	0	2	0	70	\$0	\$177,500	0	0	0	0	\$0	\$0
91914	Chula Vista	28	318	86	101	\$348,500	\$371,500	31	369	104	93	\$385,000	\$380,000	0	1	0	172	\$0	\$339,000	0	2	0	116	\$0	\$207,500
91915	Chula Vista	2	22	53	67	\$317,000	\$231,250	3	21	179	123	\$100,000	\$190,000	0	1	0	172	\$0	\$177,500	0	0	0	0	\$0	\$0
91916	Descanso	0	1	0	172	\$0	\$339,000	0	2	0	116	\$0	\$207,500	0	0	0	70	\$0	\$177,500	0	0	0	0	\$0	\$0
91917	Dulzura	0	2	0	70	\$0	\$177,500	0	0	0	0	\$0	\$0	0	1	0	172	\$0	\$339,000	0	2	0	116	\$0	\$207,500
91931	Guatay	9	70	76	67	\$280,000	\$285,000	2	87	116	65	\$258,000	\$299,900	0	14	0	75	\$0	\$49,950	0	7	0	53	\$0	\$35,000
91934	Jacumba	3	85	53	89	\$398,000	\$415,000	4	76	30	96	\$452,000	\$390,500	0	1	0	35	\$0	\$65,000	1	6	33	84	\$88,000	\$96,300
91941	La Mesa	29	258	101	82	\$375,000	\$380,000	13	254	79	70	\$475,000	\$410,000	17	232	60	72	\$356,500	\$322,350	12	188	49	55	\$320,000	\$334,000
91945	Lemon Grove	19	175	73	66	\$225,000	\$245,000	13	204	103	76	\$240,000	\$260,500	43	502	67	83	\$263,900	\$260,500	25	431	78	76	\$269,000	\$274,000
91948	Mount Laguna	0	1	0	35	\$0	\$65,000	1	6	33	84	\$88,000	\$96,300	15	188	87	86	\$230,000	\$215,000	16	214	47	73	\$244,000	\$220,000
91950	National City	15	188	87	86	\$230,000	\$215,000	0	1	0	35	\$0	\$65,000	1	22	23	92	\$145,000	\$275,000	2	23	92	102	\$290,000	\$245,000
91962	Pine Valley	1	23	92	102	\$145,000	\$275,000	1	23	6	103	\$290,000	\$245,000	1	7	8	49	\$225,000	\$200,000	0	3	0	67	\$0	\$104,000
91963	Potrero	1	7	8	49	\$118,000	\$148,500	4	54	147	181	\$129,500	\$181,500	43	502	67	83	\$263,900	\$260,500	25	431	78	76	\$269,000	\$274,000
91977	Spring Valley	43	502	67	83	\$263,900	\$260,500	0	1	0	35	\$0	\$65,000	1	145	204	103	\$245,000	\$220,000	13	204	93	93	\$245,000	\$258,500
91978	Spring Valley	6	64	76	96	\$327,000	\$325,000	4	56	87	89	\$383,000	\$354,000	0	1	0	35	\$0	\$65,000	1	6	33	84	\$88,000	\$96,300
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0
92003	Bonsall	5	42	96	90	\$555,000	\$545,000	2	44	173	101	\$387,500	\$519,000	20	213	73	73	\$7,000	\$7,000	1	22	260	154	\$2,600,000	\$1,396,016
92004	Borrego Springs	5	71	201	166	\$118,000	\$148,500	4	54	147	181	\$129,500	\$181,500	13	168	78	69	\$720,000	\$720,000	12	188	49	55	\$69,000	\$69,000
92007	Cardiff By The Sea	5	78	103	69	\$921,000	\$862,500	2	57	50	86	\$741,500	\$825,000	14	145	104	104	\$1,215,000	\$1,312,500	7	85	81	108	\$1,510,000	\$1,350,000
92008	Carlsbad	10	147	96	89	\$519,500	\$550,000	13	127	69	71	\$600,000	\$607,000	21	249	65	58	\$320,000	\$320,000	0	1	0	35	\$0	\$65,000
92009	Carlsbad	36	460	98	78	\$668,500	\$685,000	32	481	114	70	\$737,000	\$695,000	22	249	65	58	\$320,000	\$320,000	1	186	110	99	\$0	\$432,250
92010	Carlsbad	6	129	73	73	\$537,500	\$515,000	15	95	58	56	\$550,000	\$560,000	13	125	46	81	\$671,500	\$673,000	12	182	46	73	\$7,000	\$7,000
92011	Carlsbad	13	168	78	69	\$720,000	\$720,000	12	187	87	65	\$699,000	\$739,000	18	189	53	74	\$7,000	\$7,000	1	17	22	74	\$700,000	\$660,000
92014	Del																								

NOVEMBER STATISTICS ATTACHED HOMES

Current Year - 2011				Previous Year - 2010			
Zip Code	Market Area	Sold Listings	Avg Days on Market	Median Price*	Sold Listings	Avg Days on Market	Median Price*
Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	2	26	131	103	\$118,250	\$130,000
91902	Bonita	1	21	21	115	\$84,000	\$119,900
91905	Boulevard	0	0	0	0	\$0	\$0
91906	Campo	0	0	0	0	\$0	\$0
91910	Chula Vista	16	150	144	105	\$183,500	\$175,000
91911	Chula Vista	14	174	78	114	\$130,500	\$140,000
91913	Chula Vista	29	247	146	126	\$162,000	\$190,000
91914	Chula Vista	9	80	171	97	\$224,000	\$225,000
91915	Chula Vista	14	158	209	137	\$263,500	\$229,000
91916	Descanso	0	0	0	0	\$0	\$0
91917	Dulzura	0	0	0	0	\$0	\$0
91931	Guatay	0	0	0	0	\$0	\$0
91932	Imperial Beach	5	74	177	181	\$150,000	\$153,000
91934	Jacumba	0	0	0	0	\$0	\$0
91935	Jamul	0	0	0	0	\$0	\$0
91941	La Mesa	1	25	23	88	\$150,000	\$143,000
91942	La Mesa	11	132	65	112	\$200,000	\$167,750
91945	Lemon Grove	2	34	38	93	\$115,050	\$107,580
91948	Mount Laguna	0	0	0	0	\$0	\$0
91950	National City	5	67	85	77	\$98,000	\$114,000
91962	Pine Valley	0	3	0	60	\$0	\$18,000
91963	Potrero	0	0	0	0	\$0	\$0
91977	Spring Valley	6	96	51	89	\$111,500	\$122,500
91978	Spring Valley	0	10	0	69	\$0	\$145,500
91980	Tecate	0	0	0	0	\$0	\$0
92003	Bonsall	0	20	0	94	\$0	\$118,300
92004	Borrego Springs	1	11	102	159	\$55,000	\$80,000
92007	Cardiff By The Sea	4	45	79	70	\$445,000	\$410,000
92008	Carlsbad	3	60	75	87	\$325,000	\$412,950
92009	Carlsbad	25	209	110	94	\$267,444	\$285,000
92010	Carlsbad	6	63	70	68	\$285,000	\$297,000
92011	Carlsbad	4	73	119	90	\$387,500	\$376,000
92014	Del Mar	6	53	151	112	\$242,500	\$540,000
92019	El Cajon	7	119	113	97	\$135,000	\$170,000
92020	El Cajon	9	138	149	86	\$110,000	\$105,000
92021	El Cajon	12	140	84	91	\$102,850	\$105,000
92024	Encinitas	20	166	117	82	\$378,500	\$375,000
92025	Escondido	3	74	202	110	\$155,000	\$128,950
92026	Escondido	6	121	103	89	\$106,250	\$119,250
92027	Escondido	6	84	159	77	\$102,550	\$101,500
92028	Fallbrook	0	17	0	90	\$0	\$185,000
92029	Escondido	2	11	66	122	\$139,100	\$150,000
92036	Julian	0	0	0	0	\$0	\$0
92037	La Jolla	17	245	86	101	\$469,000	\$485,000
92040	Lakeside	4	70	27	111	\$53,250	\$93,000
92054	Oceanside	13	115	97	103	\$290,000	\$315,000
92056	Oceanside	17	241	89	84	\$200,000	\$180,000
92057	Oceanside	23	251	64	85	\$148,000	\$145,000
92058	Oceanside	6	105	94	92	\$128,500	\$150,000
92059	Pala	0	0	0	0	\$0	\$0
92060	Palomar Mountain	0	0	0	0	\$0	\$0
92061	Pauma Valley	1	5	225	169	\$420,000	\$225,000

Current Year - 2011				Previous Year - 2010			
Zip Code	Market Area	Sold Listings	Avg Days on Market	Median Price*	Sold Listings	Avg Days on Market	Median Price*
Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD
92064	Poway	5	47	104	89	\$255,000	\$260,000
92065	Ramona	2	25	111	103	\$184,500	\$147,900
92066	Ranchita	0	0	0	0	\$0	\$0
92067	Rancho Santa Fe	0	2	0	111	\$0	\$1,035,000
92068	San Luis Rey	0	0	0	0	\$0	\$1,035,000
92069	San Marcos	3	83	29	92	\$165,000	\$135,000
92070	Santa Ysabel	0	0	0	0	\$0	\$0
92071	Santee	20	221	80	84	\$166,200	\$179,000
92075	Solana Beach	3	74	72	101	\$540,000	\$537,500
92078	San Marcos	18	226	125	101	\$255,000	\$250,250
92081	Vista	2	53	115	78	\$198,500	\$205,000
92082	Valley Center	0	0	0	0	\$0	\$0
92083	Vista	5	63	106	123	\$150,000	\$163,500
92084	Vista	2	43	29	113	\$166,000	\$170,000
92086	Warner Springs	0	0	0	0	\$0	\$0
92091	Rancho Santa Fe	1	10	69	117	\$580,000	\$540,000
92096	San Marcos	0	0	0	0	\$0	\$0
92101	San Diego Downtown	53	868	91	100	\$225,000	\$335,000
92102	San Diego	4	60	165	89	\$130,500	\$140,500
92103	Mission Hills	20	210	121	95	\$246,250	\$305,000
92104	North Park	16	180	72	85	\$170,300	\$169,450
92105	East San Diego	4	101	167	97	\$94,200	\$94,900
92106	Point Loma	0	34	0	120	\$353,000	\$322,000
92107	Ocean Beach	5	81	76	97	\$215,000	\$270,000
92108	Mission Valley	27	265	101	97	\$182,000	\$200,000
92109	Pacific Beach	18	242	124	99	\$391,000	\$385,000
92110	Old Town SD	9	133	92	96	\$220,000	\$212,000
92111	Linda Vista	12	148	55	92	\$165,000	\$188,500
92113	Logan Heights	1	36	28	80	\$42,700	\$94,500
92114	Encanto	0	17	0	99	\$0	\$170,000
92115	College Grove	11	174	52	66	\$132,000	\$110,000
92116	Normal Heights	11	141	126	87	\$180,000	\$160,000
92117	Clairemont Mesa	5	77	96	121	\$180,000	\$195,000
92118	Coronado	6	79	68	125	\$271,500	\$80,000
92119	San Carlos	9	105	82	96	\$173,000	\$155,000
92120	Del Cerro	6	111	125	73	\$205,500	\$145,000
92121	Sorrento	3	29	79	72	\$399,000	\$355,000
92122	University City	21	260	108	104	\$195,000	\$239,000
92123	Serra Mesa	5	93	59	97	\$292,900	\$221,000
92124	Tierrasanta	7	72	51	74	\$242,000	\$266,000
92126	Mira Mesa	15	204	110	75	\$18	



COMPARATIVE SALES - EXISTING HOMES - NOVEMBER 2011 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume November 2011	\$190,816,999	-8.692	-3.756	\$738,050,193	7.187	1.799
2 Average Sales Price November 2011	\$255,444	-10.525	-3.885	\$473,109	-6.211	0.886
3 Median* Sales Price November 2011	\$205,000	-4.650	-1.200	\$350,000	-10.230	-1.400
4 Sold Listings November 2011	747	2.049	0.134	1,560	14.286	0.906
5 Average Days on Market November 2011	101	2.020	-3.810	90	12.500	-1.099
6 Total Sales Volume November 2010	\$208,980,827			\$688,563,655		
7 Average Sales Price November 2010	\$285,493			\$504,442		
8 Median* Sales Price November 2010	\$215,000			\$389,900		
9 Sold Listings November 2010	732			1,365		
10 Average Days on Market November 2010	99			80		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2011	\$2,564,485,855	-9.410		\$9,335,874,737	-1.744	
12 Average Sales Price YTD 2011	\$264,489	-1.916		\$485,914	-2.490	
13 Median* Sales Price YTD 2011	\$207,000	-5.900		\$365,000	-5.190	
14 Sold Listings YTD 2011	9,696	-7.640		19,213	0.766	
15 Average Days on Market YTD 2011	96	12.941		85	14.865	
16 Total Sales Volume YTD 2010	\$2,830,855,255			\$9,501,559,848		
17 Average Sales Price YTD 2010	\$269,657			\$498,325		
18 Median* Sales Price YTD 2010	\$220,000			\$385,000		
19 Sold Listings YTD 2010	10,498			19,067		
20 Average Days on Market YTD 2010	85			74		

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BUYER BEWARE LISTING AGENTS' DUTIES TO BUYERS

By Bill Simmons

The law specifies that you owe a duty of *honesty and fair dealing* to the other party. We all know, don't we, that we owe a *fiduciary* duty to our own client – that is, we must put our client's interest ahead of our own; sometimes we even must investigate to carry out our fiduciary duty.

Sounds like there is a big difference between the duty to our client and the duty the other party, doesn't it? But the courts have expanded the simple duty of honesty and fair dealing to be much more, especially as it relates to the listing agent's duty to the buyer. Also it extends to third parties. In reality there is not much difference between the two duties. Let's look at some cases.

Easton vs. Strassberger (1984)¹ is perhaps the leading case expanding listing agents' duties. The agent knew of soils problems in the area, but not this specific property. The agent observed netting on the home's slope (for correcting a past slide he didn't know about). The Court held that the listing agent had a duty to disclose to the buyer his knowledge of the general soils condition and his observance of the netting. The *Easton* decision led to the statutory transfer disclosure statement we know and use today. This duty is better known as the duty to disclose "red flags".

A California Supreme Court case started this trend in 1959 with its landmark decision in *Ward vs. Taggart*², where Taggart pretended to be the listing agent, but wasn't. Instead he secretly purchased the property himself for \$4,000 an acre, but Ward agreed to pay, and did pay, \$5,000. The court held that the duty of honesty and fair dealing did not entitle Taggart to make secret profits.

In *Furla vs. Jon Douglas Co.* (1998)³ the listing agent entered 5500 square feet in the MLS listing, which square footage she obtained from the seller's daughter, who said that figure came from the builder's plans. After suit was filed, the plans showed 5,334 square feet, but two appraisers measured the house at only 4,615 and 4,437 square feet.⁴ The buyer determined his offer (which was accepted) by multiplying the 5,500 square footage by a pre-determined dol-

lar figure per square foot. The buyer failed to have the house measured during the inspection period. The court held that the listing agent owed a duty to the buyer regarding square footage, and it was up to the jury to decide whether it was "actionable" (i.e., whether the listing agent could be held responsible for the mistake).⁵

Short sales have brought us the fairly recent case of *Holmes vs. Summer* (2010).⁶ The MLS listing was for \$749-\$799,000. However there were three liens on the property totaling \$1,141,000 which were not disclosed in the MLS or at any time before agreement was reached at \$749,000. Of course the seller couldn't close because the liens prevented clear title. The court held that the listing agent and broker were liable to the buyer. "...There is a duty ... to disclose the state of affairs to the buyer so the buyer can make an informed choice whether or not to enter into a transaction that has a considerable risk of failure." The MLS was "less than honest" by implying that the property could be had for \$749,000. One of the broker's arguments was that the seller's financial situation was confidential. The court said that the listing agent had a duty to get permission to disclose the liens, and anyway the liens are a public record. Implicit in this decision is that if the agent can't get permission, the agent shouldn't take the listing. The court said that besides a duty of honesty and fair dealing there is also a duty of full disclosure.

Be careful about partial disclosures. Thus if the listing agent or seller dis-

closes that there has been water intrusion, that agent must also disclose that there were two lawsuits over the intrusion, assuming that the law suits were "material" to the buyer. *Calemine vs. Samuelson* (2009).⁷ (Remember the cynical - but basically true - rule about whether something is material or not: "If you have to ask, it is material.")

This expanded duty of honesty and fair dealing can extend to others in the transaction, not just the other party, depending on the circumstances.⁸ For example, if the listing agent has reason to believe that the seller is going to close with a lien still on the property, the listing agent has a duty to advise the buyer. Yes, *your duty to others in the transaction can come into conflict with your fiduciary duty to your client!* In this example, and others given above, the listing agent becomes a party to fraud, which is not only a breach of duty, it is fraud by the agent.⁹ Note carefully: silence can make an agent as liable as any overt act.

Does this duty of honesty and fair dealing apply to the buyer's agent? A leading real estate authority says that it does.¹⁰ I have also expressed the opinion that it does.¹¹

Where is the line drawn? There are several cases¹² that hold that an agent does not have a duty to verify the truth of something s/he received from the seller or the seller's agent.¹³ There are instances, however, where as a fiduciary you must verify, even investigate.¹⁴ There is indeed a difference.

¹ 52 Cal.App.3rd 90.

² 51 Cal. 2nd 736. Landmark, because the court, without prompting from Ward's attorney, created a new theory of recovery. Note: Taggart was not a dual agent, as Ward had his own agent; so Taggart did not owe a fiduciary duty to Ward.

³ 65 Cal.App.4th 1069.

⁴ The assessor's record showed the 5,500 sq. ft. figure. The law books are full of cases where the buyer relied on an assessor's inaccurate figure. Buyers must always be cautioned not to rely on the assessor's figure.

⁵ The decision was based on the pleadings – that is, the case had not yet gone to trial. Note, a standard C.A.R. purchase form was used which contained a clause that "Broker makes no representations with respect to ... square footage ..." The court disregarded this exculpatory clause, as courts often do. (One could ask, why does C.A.R. continue to use them?)

⁶ 188 Cal.App.4th 1510.

⁷ 171 Cal.App.4th 153.

⁸ 2 Miller & Starr, Cal. Real Estate 3rd, §3.45.

⁹ Miller & Starr, *supra*, § 3.37.

¹⁰ Miller & Starr, *supra*, § 3.47.

¹¹ In a recent trial court case, I opined that the buyer's agent knew or should have known that the lender's trust deed wasn't going to be recorded, and so had a duty to disclose that to the lender. The case was settled so there will be no written opinion on the issue.

¹² E.g., *Robinson vs. Grossman* (1997), 57 Cal. App.4th 634, 644, a case in San Diego. See also 2 Miller & Starr, Cal. Real Estate 3rd, § 3.44.

¹³ Be careful though. If a buyer's agent is repeating something the seller or seller's agent said, the agent should always add: "This information comes from the seller (or listing agent). I don't know of my own knowledge if this is true not, and I've made no investigation." Be sure to make a written record of what you said (email to listing agent is best).

¹⁴ 2 Miller & Starr, Cal. Real Estate 3rd, § 3.26.

Bill Simmons, Esq., former owner of RE/MAX Rancho Bernardo and 1997 President of SDAR, is a real estate attorney, experienced mediator, and an expert witness on broker standard of care and escrow. He was the founding chair (1992) of SDAR's Risk Management Committee, and still serves.



TERM OF USE: PUTTING THE “REALTOR®” IN YOUR ADVERTISING

By Kim Dotseth

Today I had a great idea. Having been in business quite a while, I thought the time was right to shake things up and re-brand myself. Everything for me will be new, including my business name to my logo to slogans. My plan is to blanket the community and all of my social media sources with my new branding and then really some new deals going.

Hoping for quick results since I don't want to wait around too long for my brand to take off, I was motivated by the Nike motto: Just Do It. My new business will therefore be Just Sell It (or Just Buy It, I haven't decided). My idea is not remotely close to Nike's since I am in real estate, so I feel good.

In addition, I am changing my wardrobe to black shirts with not quite a “swoosh” in the upper left corner, which would be too obvious, but more like a longer red check mark. Checks and swooshes are not the same thing, right? Since Nike has been so successful with their branding, I may sneak in the words Nike, swoosh, shoes, and Just Do It into my SEO key words, which I know isn't cool, but I am hoping to find Nike customers who need

homes. This will speed up my branding time line, and it will be fun to reel in those Nike fans that understand me and enjoy my new branding.

One thing I should plan for in this brainstorm is someone to see all this and send an email about me to Nike. The last thing I want is a letter from Nike attorneys in Beaverton, Oregon, which I would expect to get in about three days.

Why would they send me a letter? Because I don't have the right to infringe on the Nike brand or to use their wording to run my real estate business or to do anything. Their logo, slogan and business brand are fiercely protected and I will be in very serious trouble with Nike on all levels, and at the same time be reminded what a dumb idea this was in the first place. Even coming close without using the exact words can be a copyright infringement. Moral of the story: Create your own ideas.

Is there any brand you can use to help you? As members of NAR, we already have permission to use an established brand to run our businesses. With NAR's permission, we are able to use the word REALTOR® in our busi-

ness every day if we want. We don't have to, since using it is optional. But when using it, there are rules we must follow and follow them we will, or risk a letter from NAR attorneys in Chicago.

The rules for the use of REALTOR® can be confusing if you don't spend a lot of time studying copyright law. The word is copy written property of the National Association of REALTORS®. NAR applied for copyright protection with the U.S. government for the control of this word in 1949 and 1950.

Members of NAR can use the word in print advertising like this: REALTOR®. Not like this: Realtor. It must be in all capital letters followed by the “R” in a circle, which is the symbol for a registered trademark. Do this every time, not just when you think of it. If you mention this website for example, REALTOR.com®, it is written just the way I wrote it.

If the way you're communicating does not allow the “R” in a circle, then you can use just REALTOR in all capitals, or plural as REALTORS.

According to the website REALTOR.org®, under Member Use #6, we cannot use a descriptive term with REALTOR®. This includes but is not limited to (including all you #1 sellers out there): #1 REALTOR®, Award Winning La Jolla REALTOR®, Best REALTOR®, San Diego's Top REALTOR®, and Top Selling Neighborhood REALTOR®, My Mom's Favorite REALTOR®. All are unacceptable.

You can say, Sue Jones, REALTOR®, Sue Jones Team, REALTORS®, and The Jones Company, REALTORS®. If you want to follow any of those last three with a dot-com, you can, and in that case NAR allows small letters: suejonesrealtor.com. REALTOR® is describing Sue Jones or her team as NAR members. That's all it does.

But the .com or creating a Facebook page or a Twitter name are tricky things:

@SueJonesREALTOR works on Twitter, but @SuperRealtorSue does not. If you want to create a Facebook page with the word REALTOR® in it, it has to be Sue Jones, REALTOR®, or with your company name such as The Jones Company, REALTORS®, but not: Realtor Sharing Leads Fan Page. Or: Your Favorite San Diego REALTOR® page. Both are disallowed because of the use of the word REALTOR®.

You should visit at least one of these very valuable links to get all the rules on the use of the word REALTOR® in your business.

- Here is the “letter of the law” from NAR itself on how to use its brand: <http://www.realtor.org/letterlw.nsf/pages/TrademarkLogoFirmName>

- Here's how to use it on the Internet – very important! <http://www.realtor.org/letterlw.nsf/pages/TrademarkLogoInternet>

- And here is our Membership Manual from NAR on every possible question about usage: <http://www.realtor.org/letterlw.nsf/pages/trademarkmanual>

- And here in my opinion is the best link of all, FAQs having to do with the word REALTOR®: <http://www.realtor.org/letterlw.nsf/pages/TrademarkLogoFAQs>

You can't believe how indignant people get when they've been told by NAR that they are in violation of the copy written trademark. But NAR is never wrong on this issue. You risk a forced rebranding of what you've been doing, penalties or worse. Fly right on this one! REALTOR® is not yours to use unless you follow the rules.

Kimberly Dotseth is the broker owner of a boutique real estate company, Green Box Homes. She began her career in commercial real estate with Grubb & Ellis. Kimberly spends her free time on animal issues and is very involved in the arts. She is a volunteer driver with Meals on Wheels and is married to REALTOR® Kerry Garnett.

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CLARIFICATION

The article in the November 2011 titled “November Forms Release: Let the Excitement Begin,” did not provide credit to its author, who was Dave Gillingham of SDAR's Risk Management Committee and Regional Representative for C.A.R.'s Standard Forms Advisory Committee Forum on Forms. We apologize for the oversight.



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"30 UNDER 30": ARE YOU A REALTOR® RISING STAR?

DEADLINE TO APPLY IS JANUARY 15

Each June, NAR's REALTOR® Magazine features 30 rising young stars in the real estate industry, and every year hundreds of real estate practitioners apply to be one of the 30 honorees. Here are answers to common questions about the "30 Under 30" program.

Who's eligible to enter?

For the 2012 feature, any REALTOR® member of the National Association of REALTORS® who is 29 years old or younger on May 31, 2012, and who has not been profiled in a previous "30 Under 30."

What's the deadline?

Applications are due by JANUARY 15, 2012.

How can I submit an application?

Visit www.realtormag.realtor.org/30-under-30.

What are the judges looking for?

Several factors are considered. Business success is just one. Community and professional leadership also are important factors. We strive for balance: We want to ensure we have a diverse group of finalists in terms of business niches, gender, ethnic background, and geographic location. Finally, we look for compelling stories that bring to life innovative business strategies that have worked for you or obstacles you've overcome.

What is the selection process?

Initially, all applications are screened by REALTOR® Magazine editors to ensure all necessary information has been provided. In the initial screening,

we also winnow the group down to 75-100 semifinalists. A panel of judges then reviews this group, weighing the factors mentioned above, until a consensus is reached on 50 finalists. Of those, we tentatively choose 30 honorees and five alternates. The 30 are vetted with their local and state associations and with the state regulatory boards for ethical violations or disciplinary actions. If a finalist is disqualified for any reason, a replacement is chosen from the list of alternates.

Can I make changes to my application?

Yes. During the application period, you can retrieve your saved application using the e-mail address and password you created when you started the application. The application period for the 2012 "30 Under 30" feature is from Sept. 30, 2011 to Jan. 15, 2012. After Jan. 15, the system will no longer available and your application will be considered final.

Can my broker or colleague provide supporting letters?

Recommendation letters in support of your application can be submitted, but are not required. They must be submitted online via a link on the application form. No e-mail, faxes, or snail mail will be accepted. A maximum of three letters can be submitted.

Can I submit other supporting documentation (awards, certificates, etc.)?

Due to the high volume of applications we receive (more than 500) we

REALTOR® Magazine's
30 UNDER 30 READERS' CHOICE

Click here to submit vote.
VOTE FOR ME

To read a profile: Click on an image below, and the candidate's profile will appear above—or scroll through the carousel using the arrows.

Pick Your Favorite '30 Under 30' Finalist

This year's 50 finalists for REALTOR® Magazine's "30 Under 30" feature represent another class of sharp young professionals at the forefront of real estate. They don't wait for luck; they create their own with a mix of fierce drive and dedication to the industry.

Browse their profiles, then vote for your favorite. The candidate with the most votes will win REALTOR® Magazine's 2011 "30 Under 30" Web Choice Award, an honor to be presented at the Young Professionals Network reception during the 2011 REALTORS® Conference & Expo in Anaheim, Calif., this November. All votes must be in by midnight on April 3. Honorees will be featured in the cover story for the June issue. VOTING IS NOW CLOSED!

can't accept other supporting documents. Awards, designations, and other honors should be mentioned in the application. The editors will contact you if clarification or additional information is needed.

What if I don't yet know my closed sales volume or transaction sides for 2011?

You should indicate on the application that 2011 figures are estimates. If you obtain actual sales volume and transaction side data for 2011 before the Jan. 15 deadline, you can go back into the application and update that information, using your e-mail address and the password you selected.

Why do you ask about ethics violations and state regulatory actions? Will either eliminate me from consideration?

Our "30 Under 30" finalists represent the next generation of industry leaders and as such they should set an example of professional and ethical behavior. An ethical violation or disciplinary action does not result in automatic disqualification. The editors will consider the circumstances and weigh the incident against other factors in your application.

Will my sales numbers be independently verified?

Yes. If you are selected as a finalist, we will seek verification from either your broker or MLS.

Do I have to be a member of NAR?

Yes. Only REALTOR® members of the National Association of REALTORS® are

eligible. If you're not already a member, you can join before the deadline and still submit an application.

I don't know my NRDS number. Where can I find it?

Your NRDS number is your NAR membership identification number. You must enter your NRDS number to initiate the "30 Under 30" application process. If you're not familiar with your NRDS number, contact SDAR.

How will I know if my application was received?

An e-mail will be sent to the address listed in the application to confirm receipt of the submitted form. If it's determined that the application is incomplete or missing some information, a second e-mail will be sent.

How and when will I be notified of the judges' decision?

All applicants will be notified of their status via e-mail in May 2012.

Why is May 31 the birthday cutoff?

The feature appears in the June issue of REALTOR® Magazine and profiles practitioners under the age of 30.

I'm turning 30 on May 20. Can I still apply?

Unfortunately, no.

Whom can I contact if I have more questions?

Please contact Katherine Tarbox at ktarbox@realtors.org or (312) 329-8403.

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JAN	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
10	Free MLS Training - Day 1	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
11	Microsoft Excel Seminar	9:00 am – 12:00 pm	Free	Free	Free	NA	NA	PJ Cochran
12 & 13	Certified Negotiation Expert Designation (CNE)	8:30 am – 5:00 pm	\$169.15	\$199	\$199	\$239	15 CP	John Wenner
12	zipForm® Online Lab	9:30 am – 12:30 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
12	Commercial Real Estate: Escrow & Title	12:00 pm – 1:30 pm	\$16.15	\$19	\$19	\$29	NA	TBD
17	Free MLS Training - Day 2	9:15 am – 4:30 pm	Free	Free	Free	Free	NA	Sandicor Trainer
18	Closing Short Sales & REOs Successfully	10:00 am – 12:00 pm	\$12.75	\$15	\$15	\$25	NA	Robert L. Weichelt
19	Tempo Tips & Updates	9:30 am – 11:00 am	Free	Free	Free	Free	NA	Sandicor Trainer
20	Closing Short Sales & REOs Successfully	10:00 am – 12:00 pm	\$12.75	\$15	\$15	\$25	NA	Robert L. Weichelt
23 & 30	Mini Extravaganza (Mandatory Courses)	Jan 23: 8 am – 6 pm Jan. 30: 8 am - 3:45 pm	\$85	\$100	\$100	\$130	3TF, 3FH, 3RM, 4ET, 3AG	John Altman, Ed Estes, Esq.
24	Agent Boot Camp: Be Ready for 2012	9:00 am – 3:00 pm	\$46.75	\$55	\$55	\$70	NA	Patrick Anderson
25	Closing Short Sales & REOs Successfully	10:00 am – 12:00 pm	\$12.75	\$15	\$15	\$25	NA	Robert L. Weichelt
26 & 27	Accredited Buyer Representative (ABR)	9:00 am – 4:00 pm	\$254.15	\$299	\$299	\$325	12 CP	J. Alan Sappenfield
26	zipForm® Online Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund
27	Solving the Mystery of Financing a Condo	12:00 pm – 2:00 pm	\$8.50	Free	\$10	\$20	NA	Alisha Sirois, Linda Stroberg
30	Social Media & Real Estate (beginners)	9:00 am – 10:15 am	\$12.75	\$15	\$15	\$22	NA	Kathy Anderson
30	Social Media & Real Estate (advanced)	10:30 am – 12:00 pm	\$12.75	\$15	\$15	\$22	NA	Kathy Anderson
30	Closing Short Sales & REOs Successfully	10:00 am – 12:00 pm	\$12.75	\$15	\$15	\$25	NA	Robert L. Weichelt
31	Stake Your Claim in "Green"	12:00 pm – 1:00 pm	\$8.50	FREE	\$10	\$20	NA	TBD
FEB	Class Name	Time	R-Plus	RMS	SDAR	Others	Credits	Presenter
1 - 3	Conquering Contracts	Wed: 8:30 am – 3:30 pm Thur: 8:30 am – 5:00 pm Fri: 8:30 am – 1:30 pm	\$254.15	\$75 (Audit)	\$299	\$399	19 CP	Rick Waite, Esq. Ed Estes, Esq.
2	Ceritified Condominium Specialist/CID Specialist	8:30 am – 5:00 pm	\$92.65	\$109	\$109	\$149	8 CP	Wesley Barrett Ross, Esq. Candy Peak
9	zipForm® Online Lab	9:00 am – 12:00 pm	\$29.75	\$35	\$35	\$42	NA	Kimber Backlund

For easy registration and more information, visit www.sdar.com or call (858) 715-8040

ENERGY SAVING TIPS

PHANTOMS ARE IN YOUR HOUSE ALL YEAR LONG... ENERGY PHANTOMS

Did you know that some of your appliances and electronics continue drawing energy, even when they're not in use?

That's right-- your cell phone, once it's fully charged, is still using energy. Your flat screen television that's so great to watch Hollywood's latest blockbuster on? Yes, it's still costing you money even when you're not watching it.

Here's a statistic that might spook you: between 5-10% of your annual electric use can be attributed to phantom energy waste in your home. So how can you scare these phantoms out of your house and save energy and money as a result? It's easy – and just takes a few simple steps:

- Buy a power strip for your entertainment center – and remember to use it! Your TV, sound and gaming systems can all be plugged into a power strip and one button turns everything off. Some strips even come with a remote control.

- Appliances with glowing lights or displays (like coffee makers) are also using small amounts of electricity all day and night, which can add up over time. Unplug them when it makes sense.
- You can also get timers for your electronics that require charging – the timer allows you to plug in your phone or tablet computer and stop throwing away electricity once it's fully charged.

Visit sdge.com/saveenergy to for more tips and ways to save energy and money.

QUALIFIED DISHWASHERS SAVE ENERGY AND WATER – AND CAN EARN YOU CASH BACK

If your dishwasher is more than 15 years old, then your money is going down the drain. Dishwashers manufactured before 1994 waste more than 10 gallons of water per cycle. And, since most of the energy used by the dishwasher goes to heating

the water, you can save water and energy by purchasing a new ENERGY STAR® qualified model. Some other tips to help you save:

- Only wash full loads – it takes the same amount of water and energy, so make sure you're getting the most for your money. Be careful not to overload, though – your dishes won't get as clean.
- Let your dishes air-dry when possible – turn off the heat-dry cycle and open the door slightly to encourage airflow.
- Newer models have better filtration systems, so don't waste more water by pre-rinsing – just give your dishes a scrape to remove the most food waste. If the dishes sit too long, use the pre-rinse cycle on your dishwasher – it still uses less water than rinsing by hand.

If you buy, don't forget to apply! SDG&E® offers a \$35 rebate on qualified models. Use their new online rebate application and save time and paper: sdge.com/homerebates

MAKING THE CASE TO INSULATE

Is your home cold in the winter and hot in the summer? Do you have rooms with vastly different temperatures—like one room is too hot for comfort but another is too cold-- at the same time? If the answer is yes, your home's insulation is probably the culprit.

If you've already done things like swapping out incandescent light bulbs for energy-efficient models and adjusting your thermostat, congratulations! Now if you're ready to save even more, consider upgrading your home's insulation.

With a properly insulated home, you'll save money on your utility bills, you'll be more comfy at home, and you'll save lots of energy in the process.

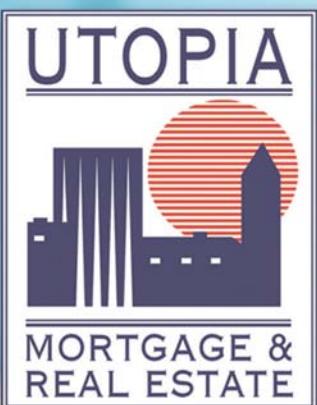
Rebates and incentives: SDG&E® has rebates and incentives to help lower the costs of adding insulation. From Energy Upgrade California™ - an innovative new program that offers incentives to help you seal your home from energy leaks - to rebates on attic insulation, they've got energy-saving solutions for every area of your home. For more information, visit sdge.com/saveenergy.

JANUARY 2012 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	COMMITTEE & BOARD MEETINGS	
					SDAR Closed	30	SDAR Closed 31	
1	SDAR Closed	2	Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa)	3	East & South County Pitch/Caravan 9:00 am–12:00 pm	4		
8	New Member Orientation 8:30 am–3:00 pm (Kearny Mesa) UCSD Networking Session 3:00 pm–6:00 pm (Kearny Mesa)	9	Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Training (Day 1) 9:15 am–4:30 pm (Kearny Mesa)	10	East & South County Pitch/Caravan 9:00 am–12:00 pm Microsoft Excel Seminar 9:00 am–12:00 pm (Kearny Mesa)	11	Certified Negotiation Expert (Day 1) 8:30 am–5:00 pm (Del Mar)	
15	SDAR Closed Martin Luther King Jr. Day	16	Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) Free MLS Training (Day 2) 9:15 am–4:30 pm (Kearny Mesa)	17	Commercial Real Estate Alliance Expo & Pitch Session 7:30 am–9:00 am (La Jolla Sheraton) East & South County Pitch/Caravan 9:00 am–12:00 pm Closing Short Sales & REOs 10:00 am–12:00 pm (Del Mar)	18	zipForm® Online Lab 9:30 am–12:30 pm (Coronado) Commercial R.E. Escrow & Title 12:00 pm–1:00 pm (Kearny Mesa)	
22	MINI EXTRAVAGANZA - Day 1 Trust Funds, Fair Housing, and Risk Management 8:00 am–6:00 pm (Del Mar)	23	Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) Agent Boot Camp: Be Ready for 2012 9:00 am–3:00 pm (Kearny Mesa)	24	East & South County Pitch/Caravan 9:00 am–12:00 pm Closing Short Sales & REOs 10:00 am–12:00 pm (South County)	25	Tempo Tips & Updates 9:30 am–11:30 am (Del Mar)	
29	MINI EXTRAVAGANZA - Day 2 Ethics and Agency 8:00 am–3:45 pm (Del Mar) Social Media & Real Estate (Kearny Mesa) 9:00 am–10:15 am (beginners) 10:30 am–12:00 pm (advanced) Closing Short Sales & REOs 10:30 am–12:00 pm (East County)	30	Real Estate Exchangers 8:30 am–11:00 am (Kearny Mesa) Stake Your Claim in "Green" 12:00 pm–1:30 pm (Kearny Mesa)	31	<p align="center">SDAR 2012 Installation Dinner & Dance Saturday, January 14 • U.S. Grant Hotel, Downtown Visit www.sdar.com for details or call (858) 715-8000</p>			
3	Bylaws 3:00 pm - 5:00 pm	5	Executive 2:00 pm - 5:00 pm	6	C.A.R./NAR Leadership 9:00 am–10:00 am	7		
6	C.A.R. Pre-Meeting 10:00 am - 12:00 pm	10	Commercial Alliance Board 3:00 pm – 5:00 pm	11	Grievance 9:00 am – 12:00 pm	12		
11	Risk Management 12:00 pm - 2:00 pm	13	SDAR Board of Directors 8:30 am - 12:00 pm	14	SDAR Installation Dinner & Dance 6:00 pm–11:00 pm (U.S. Grant Hotel)	15		
17	CREA Board of Directors (Coronado Service Center) 3:00 pm – 5:00 pm	18	Professional Standards Exec. 10:00 am - 12:00 pm	19	Ambassadors Foundation 10:00 am – 11:00 am	20		
18	Young Professionals Network 11:00 am - 12:00 pm	21	CREA Installation 6:00 pm–11:00 pm (Coronado Golf Club)	22	International R.E. Council 12:30 p.m. – 2:00 pm	23		
23	Budget & Assets 2:00 pm - 4:00 pm	27	Government Affairs 9:00 am - 11:00 am	28		29		

All classes/events subject to change or cancellation.



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